

Fill in this information to identify the case:

Debtor 1 MEGAN NICOLE KIPPER
Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
Case number 2:20-bk-52745

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 10

Last four digits of any number you 6401
use to identify the debtor's account:

Date of payment change: 11/01/2021
Must be at least 21 days after date of
this notice

New total payment: \$876.52
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 332.88 New escrow payment: \$ 365.51

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 MEGAN NICOLE KIPPER Case number (if known) 2:20-bk-52745
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Mark N. Dierks
Signature

Date 09/22/2021

Print: Mark N. Dierks (0040668)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 6725 Miami Avenue
Number Street

Cincinnati, OH 45243
City State ZIP Code

Contact phone (888) 461-7908 x2017

Email Mark.Dierks@brockandscott.com

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
COLUMBUS DIVISION**

**IN RE:
MEGAN NICOLE KIPPER
DEBTOR**

**CASE NO. 2:20-BK-52745
CHAPTER 13**

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and by first class mail on September 22, 2021 addressed to:

MEGAN NICOLE KIPPER
1289 SWEETBAY PL
GALLOWAY, OH 43119-9283

/s/ Mark N. Dierks
Mark N. Dierks
(Bar No. 0040668)
Attorney for Creditor
BROCK & SCOTT, PLLC
6725 Miami Avenue
Suite 100
Cincinnati, OH 45243
Telephone: (888) 461-7908 x2017
Facsimile: (513) 492-2016
E-Mail: Mark.Dierks@brockandscott.com

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$116.96 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments.

Projected Minimum Balance	\$1,009.32
- Required Minimum Balance	\$587.58
Shortage Amount	\$116.96

The required minimum balance is also known as the escrow cushion. The required minimum balance or escrow cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 11/01/2021 payment

	Payment Information	Current Monthly Payment	New Monthly Payment
The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$876.52.	Principal & Interest:	\$511.01	\$511.01
	Escrow Payment:	\$332.88	\$355.77
	Shortage Spread:	\$0.00	\$9.74
	Total Payment:	\$843.89	\$876.52

NOTICE: Freedom Mortgage Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

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PART

2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Actual Activity

Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$1,615.98				Beginning Balance	(\$9,222.31)
Nov 2020	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,885.30	Nov 2020	\$378.94	\$63.56		(\$8,906.93)
Dec 2020	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$2,154.62	Dec 2020	\$378.94	\$63.56		(\$8,591.55)
Jan 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$2,423.94	Jan 2021	\$378.94	\$1,259.74 *		(\$9,472.35)
Jan 2021	\$0.00	\$1,137.95	COUNTY TAX	\$1,285.99	Jan 2021	\$0.00	\$63.56	FHA MORTGAGE INSURANCE	(\$9,535.91)
Feb 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,555.31	Feb 2021	\$368.21	\$63.56		(\$9,231.26)
Mar 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,824.63	Mar 2021	\$736.42	\$63.56 *		(\$8,558.40)
Mar 2021	\$0.00	\$0.00		\$1,824.63	Mar 2021	\$0.00	\$1,006.00	HOMEOWNERS	(\$9,564.40)
Apr 2021	\$332.88	\$956.00	HOMEOWNERS	\$1,201.51	Apr 2021	\$736.42	\$63.56 *		(\$8,891.54)
Apr 2021	\$0.00	\$63.56	FHA MORTGAGE INSURANCE	\$1,137.95	Apr 2021	\$0.00	\$0.00		(\$8,891.54)
May 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,407.27	May 2021	\$368.21	\$63.56		(\$8,586.89)
Jun 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,676.59	Jun 2021	\$736.42	\$1,259.74 *		(\$9,110.21)
Jun 2021	\$0.00	\$1,137.95	COUNTY TAX	\$538.64	Jun 2021	\$0.00	\$61.98	FHA MORTGAGE INSURANCE	(\$9,172.19)
Jul 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$807.96	Jul 2021	\$347.30	\$61.98 *		(\$8,886.87)
Aug 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,077.28	Aug 2021	\$701.09	\$61.98 *		(\$8,247.76)
Sep 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,346.60	Sep 2021	\$0.00	\$0.00	E	(\$8,247.76)
Oct 2021	\$332.88	\$63.56	FHA MORTGAGE INSURANCE	\$1,615.92	Oct 2021	\$0.00	\$0.00	E	(\$8,247.76)
Total	\$3,994.56	\$3,994.62			Total	\$5,130.89	\$4,156.34		

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on Escrow which is not estimated.

LOAN NUMBER: [REDACTED]

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